

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Christine M. Cheadle**  
Debtor(s)

Bankruptcy Case No.: 17-11098-TPA  
Per December 4, 2018 Proceeding  
Chapter: 13  
Docket No.: 60 – 43, 53, 56  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 23, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,012.00 as of December, 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Toyota Lease Trust (Claim No. 7) .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

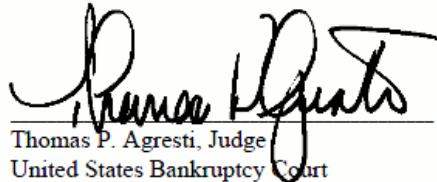
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Thomas P. Agresti, Judge  
United States Bankruptcy Court

Dated: December 10, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christine M. Cheattle  
 Debtor

Case No. 17-11098-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 36

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db  
 14711871 +Christine M. Cheattle, 865 S. Michael Street, Saint Marys, PA 15857-2131  
 +ADC, 17330 Preston Road, Suite 200 D, Dallas, TX 75252-6106  
 14711872 +Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337  
 14747269 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14711874 +Chase, Cardmember Service, P.O. Box 15123, Wilmington, DE 19886-5123  
 14711875 +Citizens Auto Finance, 480 Jefferson Blvd., Warwick, RI 02886-1359  
 14716176 +Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915-3026  
 14711876 +Community Nurses HH & Hospice, Inc., 757 Johnsonburg Road, Suite 200,  
 Saint Marys, PA 15857-3497  
 14722003 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 14711878 +Gary G. Cheattle, 865 S. Michael Street, Saint Marys, PA 15857-2131  
 14711879 +Great Lakes/U.S. Dept of Education, P.O. Box 530229, Atlanta, GA 30353-0229  
 14711885 +SMP Home Medical, 21 S. Saint Marys Street, Saint Marys, PA 15857-1617  
 14711886 +Snycrony Bank/JCP, P.O. Box 960090, Orlando, FL 32896-0090  
 14711887 +Snyder Memorial HCC, 156 Snyder Memorial Road, P.O. Box 680, Marienville, PA 16239-0680  
 14795347 +Snyder Memorial Health Care Center, P.O. Box 680, SR 66 Cherry Street,  
 Marienville, PA 16239-0680  
 14711888 +State Collection Service, Inc., 2509 S. Stoughton Road, Madison, WI 53716-3314  
 14711889 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297)  
 14741679 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 14731942 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 14711890 +UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472  
 14711891 +UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980  
 14782414 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14711873 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 11 2018 02:52:18  
 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 14711877 E-mail/Text: bankruptcynotice@fcbanking.com Dec 11 2018 02:50:12 First Commonwealth Bank,  
 Central Offices, Philadelphia and 6th Streets, P.O. Box 400, Indiana, PA 15701  
 14711880 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Dec 11 2018 02:51:02 Hunter Warfield,  
 4620 Woodland Corporate Boulevard, Tampa, FL 33614-2415  
 14711881 E-mail/Text: cio.bncmail@irs.gov Dec 11 2018 02:50:16 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14711882 E-mail/Text: bnckohlsnotices@becket-lee.com Dec 11 2018 02:50:13 Kohl's Payment Center,  
 P.O. Box 2983, Milwaukee, WI 53201-2983  
 14711883 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 11 2018 02:52:20 Navient, P.O. Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14751560 E-mail/PDF: pa\_dc\_claims@navient.com Dec 11 2018 02:52:38  
 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,  
 Wilkes-Barre, PA 18773-9635  
 14741235 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 11 2018 03:15:21  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14712751 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 11 2018 02:52:04  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14711884 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Dec 11 2018 02:50:25 Peebles/Comenity,  
 P.O. Box 659465, San Antonio, TX 78265-9465  
 14781808 E-mail/Text: bnc-quantum@quantum3group.com Dec 11 2018 02:50:32  
 Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,  
 Kirkland, WA 98083-0788  
 14780555 E-mail/Text: bnc-quantum@quantum3group.com Dec 11 2018 02:50:32  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14745936 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 11 2018 02:52:09 Verizon,  
 by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
 14711892 +E-mail/Text: bankruptcydept@wyn.com Dec 11 2018 02:51:18 Wyndham Vacation Resorts, Inc.,  
 6277 Sea Harbor Drive, Orlando, FL 32821-8043

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citizens Bank, N.A.  
 cr Snyder Memorial Health Care Center  
 cr Toyota Motor Credit Corporation  
 cr\* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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Page 2 of 2  
Total Noticed: 36

Date Rcvd: Dec 10, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Toyota Motor Credit Corporation	bkgroup@kmlawgroup.com
James P. Valecko	on behalf of Creditor	Citizens Bank, N.A.	jvalecko@weltman.com,
PitEcf@weltman.com			
Kenneth P. Seitz	on behalf of Debtor	Christine M. Cheatle	thedebraters@aol.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov	
Preston D. Jaquish	on behalf of Creditor	First Commonwealth Bank	pjaquish@lenderlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com	

TOTAL: 6